

Table II. A. 2. a(1996) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State:  
United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	12.1%	35.3%	71.6%	11.4%	56.3%
New England:						
Maine	24.0%	9.5%	25.8%	79.8%	8.2%	58.3%
Massachusetts	22.5%	13.0%	22.5%	54.9%	12.8%	41.1%
Connecticut	27.0%	10.3%	23.4%	76.1%	9.0%	57.2%
Middle Atlantic:						
New York	27.3%	18.2%	36.5%	60.8%	18.7%	47.0%
New Jersey	21.9%	10.1%	11.1%	58.5%	8.4%	48.2%
Pennsylvania	30.3%	14.4%	20.7%	79.5%	14.3%	59.4%
East North Central:						
Ohio	30.2%	12.4%	39.4%	76.8%	10.6%	61.5%
Indiana	36.3%	8.9%	65.6%	90.1%	7.6%	72.4%
Illinois	26.2%	14.7%	31.0%	63.5%	14.4%	49.3%
Michigan	23.0%	7.6%	36.8%	70.4%	7.5%	54.0%
Wisconsin	24.8%	11.9%	23.4%	77.3%	10.7%	53.2%
West North Central:						
Minnesota	28.3%	15.1%	38.5%	74.4%	15.1%	58.7%
Iowa	33.9%	19.0%	60.2%	79.9%	17.1%	68.6%
Missouri	28.8%	8.6%	34.7%	79.4%	8.6%	58.7%
Nebraska	25.7%	11.0%	22.6%	72.5%	10.6%	53.6%
Kansas	25.9%	11.5%	39.0%	73.3%	11.3%	54.3%
South Atlantic:						
Maryland	32.0%	11.2%	55.4%	81.3%	11.3%	67.4%
Virginia	33.3%	10.3%	46.8%	73.1%	10.8%	61.4%
West Virginia	32.7%	14.1%	39.1%	66.2%	12.5%	55.8%
North Carolina	29.8%	7.5%	54.6%	80.5%	5.9%	66.4%
South Carolina	37.9%	13.8%	51.6%	75.5%	12.8%	65.7%
Georgia	34.1%	11.3%	40.8%	77.8%	10.5%	64.1%
Florida	30.4%	9.5%	11.6%	81.1%	8.2%	62.1%
East South Central:						
Kentucky	32.5%	7.5%	50.5%	79.8%	7.6%	62.4%
Tennessee	36.3%	15.9%	52.6%	66.1%	14.1%	57.3%
Alabama	25.0%	8.9%	36.7%	62.8%	9.0%	48.7%
Mississippi	37.6%	8.6%	45.8%	84.7%	9.1%	68.3%
West South Central:						
Arkansas	24.6%	8.1%	9.3%	69.7%	7.5%	51.5%
Louisiana	40.0%	10.2%	49.5%	89.8%	9.1%	72.7%
Oklahoma	34.7%	11.7%	19.7%	86.8%	11.7%	62.3%
Texas	36.7%	11.8%	58.9%	74.2%	10.1%	64.6%
Mountain:						
Colorado	31.6%	13.2%	38.0%	89.3%	11.8%	72.0%
New Mexico	29.6%	13.1%	35.2%	69.1%	13.7%	54.6%
Arizona	31.5%	7.2%	56.3%	70.1%	6.4%	63.6%
Utah	24.8%	11.3%	22.4%	66.0%	11.3%	47.3%
Nevada	30.7%	12.1%	13.2%	78.0%	12.3%	58.0%
Pacific:						
Washington	22.1%	8.5%	26.3%	68.3%	8.7%	47.6%
Oregon	19.2%	8.2%	23.0%	51.9%	7.6%	39.8%
California	24.0%	13.3%	15.7%	58.9%	12.9%	42.5%
Hawaii	24.3%	21.2%	5.1%	46.8%	21.2%	33.5%
States not shown separately	22.9%	11.5%	36.2%	61.1%	9.8%	48.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
Percents may not add to 100% because of rounding.

Table II.A.2.a(1996) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1996: (40 States are shown separately)

Division and State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.40%	1.70%	0.92%	0.49%	0.77%
New England:						
Maine	2.98%	2.11%	7.51%	6.54%	2.17%	3.88%
Massachusetts	2.84%	2.57%	7.36%	9.82%	2.60%	7.29%
Connecticut	2.92%	1.81%	11.26%	10.47%	1.92%	6.69%
Middle Atlantic:						
New York	1.93%	1.32%	7.63%	4.89%	1.44%	4.53%
New Jersey	3.03%	2.05%	4.20%	10.11%	2.53%	7.19%
Pennsylvania	2.60%	2.05%	8.95%	6.47%	2.41%	4.25%
East North Central:						
Ohio	3.01%	1.97%	8.17%	6.11%	1.89%	4.78%
Indiana	3.05%	1.80%	10.16%	5.25%	1.88%	3.17%
Illinois	2.00%	1.63%	7.86%	6.54%	1.58%	4.85%
Michigan	2.73%	1.65%	11.57%	6.37%	1.81%	4.98%
Wisconsin	3.24%	2.49%	9.38%	5.76%	2.69%	4.44%
West North Central:						
Minnesota	3.38%	3.09%	10.23%	6.98%	3.20%	6.54%
Iowa	3.90%	3.58%	11.21%	7.45%	3.69%	6.53%
Missouri	3.88%	2.85%	11.29%	4.65%	2.89%	4.51%
Nebraska	3.20%	3.83%	9.54%	9.26%	4.04%	7.14%
Kansas	2.88%	3.56%	11.40%	8.67%	3.40%	6.32%
South Atlantic:						
Maryland	3.70%	2.31%	14.07%	4.11%	2.41%	5.78%
Virginia	2.93%	1.35%	12.43%	6.36%	1.48%	5.38%
West Virginia	5.14%	2.97%	11.29%	9.32%	3.55%	6.40%
North Carolina	3.08%	2.53%	10.66%	5.37%	2.13%	5.41%
South Carolina	3.04%	3.74%	13.40%	6.71%	3.88%	6.11%
Georgia	4.31%	3.03%	10.63%	6.84%	3.03%	6.00%
Florida	3.77%	2.28%	4.60%	4.42%	2.54%	5.12%
East South Central:						
Kentucky	2.91%	2.19%	10.45%	6.38%	2.34%	4.72%
Tennessee	3.95%	3.07%	12.13%	6.97%	3.70%	6.96%
Alabama	3.75%	3.22%	8.63%	8.55%	3.56%	5.37%
Mississippi	4.86%	2.93%	13.19%	4.97%	3.04%	5.13%
West South Central:						
Arkansas	2.48%	2.95%	6.38%	7.51%	3.20%	5.38%
Louisiana	4.67%	2.67%	9.44%	3.29%	2.60%	6.00%
Oklahoma	3.31%	3.10%	12.56%	3.84%	3.42%	4.41%
Texas	2.52%	2.89%	9.54%	3.56%	3.09%	2.88%
Mountain:						
Colorado	2.29%	2.63%	11.74%	3.24%	2.58%	3.42%
New Mexico	3.07%	3.09%	10.40%	6.21%	3.29%	5.18%
Arizona	3.05%	2.38%	9.91%	7.37%	2.61%	4.70%
Utah	3.22%	3.02%	15.18%	7.79%	3.31%	5.39%
Nevada	5.23%	3.42%	8.85%	8.08%	3.86%	7.12%
Pacific:						
Washington	2.65%	1.38%	6.39%	6.33%	1.66%	6.21%
Oregon	2.99%	1.64%	10.67%	10.33%	1.91%	7.94%
California	1.03%	1.81%	4.83%	4.97%	1.89%	3.06%
Hawaii	2.30%	2.12%	3.91%	4.36%	2.26%	3.64%
States not shown separately	1.78%	1.43%	4.17%	5.51%	1.86%	3.44%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).  
Percents may not add to 100% because of rounding.